Housing Opportunities Toronto
Affordable Housing Plan – 5 Year Review

Consultation Guide
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1 Introduction

Welcome to the Housing Opportunities Toronto (HOT) public consultation.

The City’s 10-year housing action plan is at the half-way mark. It is time to check in and report on progress but also to look ahead to where we want and need to be by 2020.

HOT has served the City well in guiding many of the actions of Toronto City Council and the community since 2010. Toronto is a better place today because of the focus HOT brought to our collective efforts.

The HOT plan got it right in a number of key areas: the focus on actions to support people; the setting of targets; taking action across the housing spectrum; the City-wide Divisional approach; and the importance of engaging the community, from stakeholders and service users to private-sector developers, as well as other governments.

The review will update what was approved in 2009 to better reflect current realities and future challenges and opportunities. It will also focus on how the City can work together with all of its housing partners between 2015 and 2020 to better achieve the outcomes set out in HOT.

So, the purpose of this consultation is to refine implementation of our existing plan. Below are four general questions to consider. More detailed questions can be found further in this Guide under each of HOT’s eight themes.

What's worked well? What hasn't? How can the City improve its affordable housing and homelessness efforts? What can you and other partners - the federal and provincial governments, the public and private sectors - contribute?

Thank you for contributing your ideas and energy to shaping Toronto’s housing future. Watch the website www.toronto.ca/affordablehousing for key dates and activities.
1.1 How to provide your feedback

You are invited to respond to the questions posed in the eight theme sections throughout this Guide. Your input will help ensure the updated plan reflects the housing needs of Toronto residents.

This *Housing Opportunities Toronto* Update Consultation Guide and submission template are available online at: [toronto.ca/affordablehousing](http://toronto.ca/affordablehousing)

You can submit your ideas by dropping them in the boxes marked "Submissions" at public meetings or by:

**Email:** HOTupdate@toronto.ca

**Mail:** HOT Update, Metro Hall, 55 John St., 6th Floor, Toronto, ON, M5V 3C6.

Thank you again for contributing to this important process.
1.2 Context

As you think about ways to update HOT, it is helpful to consider a number of factors that will affect Toronto's ability to meet the plan's goals. The housing environment has certainly changed in the five years since HOT was adopted by Council.

Every year, more and more people are choosing to call Toronto their home. Nearly 30,000 people are added to the city's population each year. Toronto's current population of 2.79 million is estimated to grow to 2.93 million people by 2021.

Rental costs have increased. The average rent for a one-bedroom apartment has grown to $1,071, compared to $950 in 2010. At the same time, rental stock is increasingly scarce: the 2015 vacancy rate is a meagre 1.6%, compared to 2.2% in 2010.

The need for affordable and social housing continues to grow. More than 93,500 households, or over 171,000 people, were on the social housing waiting list in July of this year. In 2010, more than 76,500 households, or just over 142,000 people, were on the waiting list. And many will wait for years to get the safe and affordable housing they need.

At the same time, Toronto Community Housing (TCH) is facing a $2.6 billion repair backlog. TCH provides homes for almost 60,000 households in 2,200 buildings. The majority of these buildings are more than 50 years old.

Without this $2.6 billion in repairs, most of these aging buildings will be in critical disrepair by 2023, and 7,500 homes will have to be boarded up. While the City has approved an investment of $864 million over 10 years for these repairs, the federal and provincial governments have so far failed to make the same commitment.

In fact, federal funding for housing continues to decline. In 2012, the City received approximately $161.3 million from Ottawa for social housing - by 2017, that will decline by $33.4 million and reach zero by 2031.

At the same time, there are opportunities to build on. The provincial government, through the Ontario Poverty Reduction Strategy, has established a long-term goal to end homelessness. The City has also developed a Poverty Reduction Strategy, which includes housing stability as one of the key ways of building a prosperous and inclusive city.
In 2010, the Province introduced a new Long Term Affordable Housing Strategy that is transforming Ontario’s housing system.

As a result, the *Housing Services Act, 2011*, (HSA) introduced a new requirement that municipalities develop 10-year housing and homelessness plans, a requirement fulfilled by HOT. The HSA also included changes that increased flexibility and local decision making for municipalities. These changes were a good first step, but there is more to do to reform a regulatory and funding system which hinders innovation and limits the City’s ability to respond flexibly to housing challenges.

### 1.3 Targets

While the City has taken a leadership role in facilitating action on HOT’s recommendations, achieving its targets requires new financial commitments and collaborative efforts across all orders of government.

The federal and provincial governments have committed to a renewal of some existing funding programs, such as the Investment in Affordable Housing Program, the Homelessness Partnering Strategy, and Consolidated Homelessness Prevention Initiative. At the same time, overall funding for affordable housing continues to decline.

A commitment to new funding and to reinvesting expiring funding will assist the City in meeting the HOT targets and address the significant housing affordability challenges many Toronto residents face.

**Table 1. 10-Year Targets, Achievements and Remaining for Program Components**

<table>
<thead>
<tr>
<th>Program Components</th>
<th>Housing Opportunities Toronto 10-Year Targets</th>
<th>Achievements 2010 – 2015</th>
<th>Remaining</th>
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<tr>
<td>Housing Allowances</td>
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<td>New Affordable Rental Homes</td>
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<tr>
<td>New Affordable Ownership Homes</td>
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</tbody>
</table>
2 Creating housing opportunities in all neighbourhoods

The Toronto Housing Charter – Opportunity for All sets out Toronto’s aims in addressing homelessness and housing issues. It guides Council decisions and staff actions in the provision of housing services to all Torontonians. The Housing Charter states that “All residents should have a safe, secure, affordable and well maintained home from which to realize their full potential.”

This supports the City’s Official Plan which recognizes adequate and affordable housing as a basic requirement for everyone. The Charter goes a step further and adds that “All residents should be able to live in their neighbourhood of choice without discrimination.”

2.1 Key Actions and Achievements

To promote the Housing Charter, the City joined forces with the Ontario Human Rights Commission, the Federation of Rental-Housing Providers of Ontario, the Greater Toronto Apartment Association and the Human Rights Legal Support Centre to promote housing as a human right. The 2010 campaign encouraged tenants and landlords to learn more about this right by placing posters in 120 transit shelters across Toronto.

Affordable housing is being built throughout the city. The successful revitalization of Regent Park into a vibrant mixed-income community continues and similar redevelopments are underway in other Toronto Community Housing communities such as Alexandra Park and Lawrence Heights.

The City is also reviewing issues relating to the condition and regulation of rooming houses, and recently completed public consultations on the topic. The review will look at any implications that changes in regulation may have for tenants, landlords and the broader community.
2.2 Focus areas:

- Ensuring affordable housing is welcome in all parts of Toronto
- Working to increase community acceptance of affordable housing developments

2.3 Discussion Questions

1. How can the Toronto Housing Charter be used to support new affordable housing across the city?

2. What should the City and community agencies do to enable or increase community support for affordable housing and emergency shelters?
3 Help people who are homeless and vulnerable find and keep homes

Housing First is the basis for all services and programs to address homelessness in the City of Toronto. The Housing First approach focuses on helping people find permanent housing as quickly as possible, with the supports they need to maintain it. The underlying philosophy is that people are more successful in moving forward with their lives if they have stable housing first.

Housing First works across different housing types, from scattered site apartments in private rental buildings, to dedicated supportive housing. Having a range of housing and support services to meet the varied needs and choices of clients is important to a successful Housing First service system.

Under the direction of Shelter, Support and Housing Administration's (SSHA) 2014-2019 Housing Stability Service Plan, the homelessness service system is transforming from one that is reactive and focused on temporary, emergency responses to one that is responsive, flexible and focused on permanent, preventative Housing First solutions. At the same time, it is important to ensure that appropriate emergency services are available to people in housing crisis.

3.1 Key Actions and Achievements

- Council has approved a new Housing First pilot program for long-term shelter users. The objective is that as people are moved to permanent housing, those freed-up shelter beds will be available for emergency use by people in short-term housing crises.

- Streets to Homes provides outreach and housing follow-up supports to assist street-involved people find and keep permanent housing. The program has assisted more than 4,750 people to move into stable housing directly from the streets since 2005.

- A number of service enhancements have been added since 2009, in particular to provide additional services to client groups with specific needs, such as:
  - Streets to Homes Assessment and Referral Centre
- Creation of two 24-hour women's drop-ins
- A new 24-hour extreme cold weather drop-in service available when Extreme Cold Weather Alerts are called
- Two new LGBTQ2S youth shelter/transition to housing programs
  - Phase One of the George Street Revitalization project is underway. It will redevelop Seaton House, the City's largest homeless shelter, into an innovative facility with a dynamic range of services to meet the unique and complex needs of homeless, vulnerable and elderly individuals. The redevelopment will include an emergency shelter, long-term care home, innovative "assisted living" service, affordable housing and a community services hub.

3.2 Focus areas:
- Coordinating access to emergency shelter, housing and supports
- Partnering with private sector landlords to end homelessness
- Services that are responsive to the needs of specific populations

3.3 Discussion Questions:
1. How can the City better coordinate access to the supports that tenants of social, affordable and private market rental housing need to achieve greater housing stability?

2. How can the City work with private sector landlords to improve access to housing for people leaving homelessness?

3. How can the City ensure housing stability services are responsive to the needs of groups with specific needs, such as Aboriginal people, women fleeing domestic violence, seniors, youth, LGBTQ2S and people with disabilities?

4. What role should the provincial and federal governments play in expanding Toronto’s Housing First approach to help more people leave the streets and shelters behind?
4 Assist families and individuals to afford rents

More than 93,500 households or 171,000 people are on the waiting list for rent-geared-to-income housing, and many of them will wait years before receiving an offer of housing. The current rent-geared-to-income (RGI) system is complicated for applicants and difficult to administer. The City has been developing innovative solutions to simplify the application and annual assessment processes to ensure services are responsive to people's needs and make best use of scarce resources.

While the key to solving the housing challenges that many people face is more provincially-funded rent supplements or housing allowances, there are steps we can take to ensure people can stay in their homes. The City offers a range of programs to help people avoid eviction and regain housing stability, including the Rent Bank and the Housing Stabilization Fund. There is more that can be done to prevent people from losing their housing.

4.1 Key Actions and Achievements

- The My Choice Rental pilot project provided people on the social housing waiting list with access to a website where they could view available units and state their interest in moving into them. After housing 140 households over 36 weeks, the pilot showed that this approach decreased the time needed to fill vacant RGI units and substantially increased the acceptance rate for housing offers. Based on this success, Council has approved implementing a choice-based system for the entire social housing waiting list.

- Creation of a Housing Allowance Reserve which establishes a mechanism to contribute funding to a made-in-Toronto permanent housing allowance program. Previously, all funding was through federal or provincial programs. Housing allowances provide a fixed monthly amount to help recipients afford private market rents.
4.2 **Focus areas:**

- Improving existing programs and services to help people avoid eviction and prevent them from becoming homeless
- Improving access to affordable housing

4.3 **Discussion Questions:**

1. How can the City better help people at imminent risk of eviction stay in their homes and avoid becoming homeless?

2. As the City is transforming the social housing waiting list into a more responsive, choice-based system, what can be done to make it easier to access housing assistance?

3. What can the provincial and federal governments do to better assist families and individuals to afford rents?
5 Preserve and repair rental housing

Preserving and repairing social and private market rental housing are essential to ensure affordable, healthy and safe homes for over 1.3 million Toronto renters. HOT set a target of improving 90,000 homes by 2020, including through the revitalization of TCH communities and other non-profit housing stock, and 30,000 homes through state-of-good-repair incentives and inspection/enforcement of private rental stock.

At present, TCH faces a $2.6 billion backlog of repairs and the City has committed $864 million over 10 years. Meanwhile, federal social operating agreements are expiring, leaving thousands facing eviction and many buildings in need of repair.

The federal and provincial governments need to step up, not back, when it comes to investing in social housing repairs. Private landlords and non-profit housing organizations also need more funding and supports to achieve best outcomes for low-income, vulnerable tenants.

5.1 Key Actions and Achievements

Through the Close the Housing Gap campaign, the City in partnership with TCH is working to re-engage federal and provincial governments in funding social housing repairs. The campaign calls for the federal and provincial governments to match the City's repair funding, re-invest money from expiring social housing operating agreements back into social housing and create a fully-funded, long-term national housing strategy.

In 2015, Toronto Renovates dedicated $5 million in federal/provincial funding to rooming house repair and rehabilitation. This funding will facilitate essential health and safety upgrades to some of the lowest cost housing in the City, benefitting low income tenants and surrounding communities.

The City is also conducting a rooming house review to better understand the housing stock, its residents and impacts on the broader community. Findings to date indicate rooming houses are an essential part of Toronto’s housing system.
5.2 **Focus areas:**

- Protecting, repairing and maintaining social and affordable rental housing
- Supporting private-sector landlords and tenants of aging rental buildings, including rooming houses

5.3 **Discussion Questions**

1. How can the City, in partnership with other governments, private and non-profit sectors and residents, better address repairs to aging housing?

2. What can the City do to better protect existing affordable rental housing, including rooming houses?
6 Revitalize neighbourhoods

Working with the City, residents, neighbours and private developers, Toronto Community Housing is transforming aging housing infrastructure to build better affordable rental and ownership homes, better neighbourhoods, and a better Toronto for all.

Revitalization is creating vibrant communities with increased social and employment opportunities for residents. It attracts investment in the form of new or improved amenities like schools, parks and community facilities. It also provides jobs and training opportunities for residents and creates opportunities for affordable home ownership.

6.1 Key Actions and Achievements

- Toronto Community Housing began Phase Three of the five-phase plan for the Regent Park revitalization. Upon completion, the new Regent Park will include 2,083 replacement rent-geared-to-income homes, 700 new affordable rental homes and 5,400 market rent units in the neighbourhood and surrounding area.

- Toronto Community Housing's Alexandra Park, Lawrence Heights and Allenbury Gardens neighbourhoods are being revitalized.

- Alexandra Park will contain 333 replacement rent-geared-to-income units, 473 refurbished homes and 1,540 market units, along with new retail space.

- Lawrence Heights will have 1,208 replacement rent-geared-to-income units and 4,092 market units.

- Allenbury Gardens will contain 127 replacement townhouses and apartments and 907 market ownership units.
6.2 Focus areas:
   • Supporting the ongoing revitalization of neighbourhoods

6.3 Discussion Questions

1. What can the City of Toronto do to support more community revitalizations?

2. How can the City better encourage the federal and provincial governments to participate in community revitalizations?
7 Create new affordable rental homes

Toronto boasts a legacy of providing opportunity for its residents, notably in the creation of more than 90,000 affordable and social housing rental homes in partnership with the federal and provincial governments and local proponents. These developments provide stable, affordable homes for 10 per cent of Toronto’s families and individuals, many of whom cannot afford to rent or own in the private housing market.

At the same time, there remains a large demand for affordable and social housing, with some 93,500 households waiting, often for many years, for rent-geared-to-income accommodation. Given the increasing cost of rents, declining vacancy rates and Toronto's projected population growth, demand will continue to increase for more affordable housing.

HOT set a target of creating 1,000 new affordable homes annually for a total of 10,000 by 2020. However, only 2,848 will have been completed by the end of 2015. The City is falling short of its targets due primarily to insufficient federal/provincial funding.

7.1 Key Actions and Achievements

- 2,848 new affordable rental homes opened between 2010 and 2015
- The City is taking steps to create more affordable rental housing by working through Build Toronto to make more City-owned land available for development
- The new Open Door Initiative will cut red tape, make more City land and funding available and work to persuade the federal and provincial governments to increase funding and free up their own properties for affordable housing
- In 2013 the City updated its Official Plan to enable non-profit groups to own and manage affordable rental units under Section 37 agreements in condominium buildings. This change allows the City to facilitate partnerships between private developers and non-profit rental housing providers.
7.2 Focus areas:
• Creating more affordable rental housing

7.3 Discussion Questions

1. What other actions can the City take to facilitate the creation of at least 7,000 more affordable rental homes to achieve HOT's goal of 10,000 by 2020?

2. What can the private and non-profit sectors do in partnership with the City?

3. What could the federal and provincial governments do to assist the City in achieving its affordable housing HOT goal?
8 Help people buy and stay in their homes

Affordable ownership housing contributes strongly to our neighbourhoods’ social and income mix. It also enables people to live closer to their jobs, reducing commuting times and reliance on motor vehicles.

The opportunity for workers to purchase an affordable home is fundamental to Toronto’s economy. It helps attract and retain a skilled labour force, which in turn makes the City more attractive to employers. Renters purchasing homes also frees up rental stock for others.

HOT set a target of 200 new affordable ownership homes annually for a total of 2,000 by 2020. However, with 850 homes completed by the end of 2015, we will fall slightly short of the target, due primarily to insufficient federal/provincial funding.

To assist people to remain in their homes, Toronto Renovates provides federal/provincial funding for essential health and safety upgrades for homeowners who are seniors or people with disabilities.

8.1 Key Actions and Achievements

- Toronto established the Home Ownership Assistance Plan (HOAP) so lower and moderate-income residents can buy a home. Using development fees, HOAP provides loans of up to $25,000 to help cover the cost of City planning fees and development charges for non-profit groups such as Habitat for Humanity, Home Ownership Alternatives and Artscape.

- More than 1,000 households have received federal/provincial funding since 2011 under the Toronto Renovates Homeowners program to make essential health and safety upgrades.
8.2 Focus areas:

- Creating more affordable home ownership opportunities
- Increasing investment in health and safety repairs for aging/disabled homeowners

8.3 Discussion Questions

1. How can the City stimulate the creation of more affordable home ownership opportunities for new purchasers to achieve the HOT goal of 2,000 by 2020?

2. What role could the private and non-profit sectors play in achieving that goal?

3. What could the federal and provincial governments do to further assist the City in achieving the HOT goal?
9 Working together

To succeed, HOT encourages and expects to draw on the support and participation of other governments, housing stakeholders and residents. Most important, the Plan proposes to build upon the solid legacy of federal, provincial and municipal investments that make Toronto such an attractive place to live, play and call home.

To do this, Toronto has requested that the federal and provincial governments recognize and act in concert with HOT’s strategic themes, solutions and targets when undertaking their own plans and investments in affordable housing. Federal and provincial governments should view investments in affordable housing as powerful positive contributors to the economy and in the public interest.

Toronto has also repeatedly called on the federal and provincial governments to develop long-term sustainable affordable housing plans of their own.

9.1 Key Actions and Achievements

- The Province of Ontario established Ontario’s Long-Term Affordable Housing Strategy.

- The federal and provincial governments renewed the Investment in Affordable Housing Program to 2020; Toronto’s allocation is $197 million over six years.

- The City launched the Close the Housing Gap campaign in 2013 to persuade federal and provincial governments to each invest $864 million over 10 years for capital repairs to Toronto Community Housing buildings and to continue funding affordable and co-op housing.

- Mayor Tory continues to advocate for federal/provincial funding.

- The City continues to support the Federation of Canadian Municipalities and the Canadian Housing and Renewal Association in their national housing campaigns.
9.2 Focus areas:

- Encouraging the federal government to establish a national housing strategy
- Encouraging the federal and provincial governments to commit to greater long-term funding for social, affordable and co-op housing

9.3 Discussion Questions

1. What else can the City do to encourage the federal and provincial governments to maintain and enhance funding for social, affordable and co-op housing?

2. How can housing partners such as the public and private sectors, faith groups and residents contribute to advocacy efforts on affordable and social housing?
10 Conclusion

Our goal with these consultations is to get your input on how to refine and update HOT so that it will reach its goals in 2020.

While the City has taken a leadership role in facilitating action across the full range of recommendations set out in the HOT plan, achieving its targets requires new ideas, new partnerships and new financial commitments from the federal and provincial governments.

Despite the renewal of some existing funding programs, overall federal/provincial funding continues to decline.

Your feedback on the questions posed in this Consultation Guide will help ensure the HOT plan reflects the current housing needs of Toronto residents. Together we will continue to work towards our shared vision of a city where all residents have a safe, secure, affordable and well maintained home from which to realize their full potential.